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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Andrew R. Heiges et al.

Serial No .:

10/751,331

Filing Date:

January 2, 2004

Art Unit:

3695

Confirmation No.:

7616

Examiner:

Narayanswamy Subramanian

Title:

TECHNIQUES FOR ILLUSTRATING AND ANALYZING

COLLEGE SAVINGS PLANS

MAIL STOP AMENDMENTS

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

RESPONSE PURSUANT TO 37 C.F.R. § 1.111

In response to the Office Action dated May 13, 2009, Applicants respectfully request the Examiner to reconsider the rejection of the claims in view of the amendments and comments set forth below.